

Form PTO 1449 (Modified)		U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE		ATTY DOCKET NO.  271189US28		SERIAL NO.  10/806,572	
LIST OF REFERENCES CITED BY APPLICANT				APPLICANT  Judith KLUGMAN			
				FILING DATE  March 22, 2004		GROUP  3694	
<b>OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, etc.)</b>							
	AAA	J. Cavanagh, et al.; Alternative Transfer of Catastrophe Risk and the Lloyd's Market; Pgs. 6-9					
	AAB	C. McGee; MMC Viewpoint, Catastrophe - Bonds Come of Age; <a href="http://www.mmc.com/views/00wintermcghee.shtml">http://www.mmc.com/views/00wintermcghee.shtml</a> ; Pgs. 1-4; dated 2000					
	AAC	Michael S. Canter, et al.; CNA Re White Papers - Securitization - History of the Cat Bond Market - The Foundation and Evolution of the Catastrophe Bond Market; <a href="http://www.cnare.com/rescenter/s2k_reports/catbonds.htm">http://www.cnare.com/rescenter/s2k_reports/catbonds.htm</a> ; Pgs. 1-5; dated 2002					
	AAD	Aschkenasy, J.; Investopedia - Fair Weather Friends, Catastrophe Bonds are More Dependent on the Greenhouse Effect than Greenspan; <a href="http://www.investopedia.com/offsite.asp?URL=http://tpub.com/archive/ps/98-03psmarch/march98PS58.html">http://www.investopedia.com/offsite.asp?URL=http://tpub.com/archive/ps/98-03psmarch/march98PS58.html</a> ; Pgs. 1-4; dated 1998					
	AAE	Belonsky, G. et al; Insurance-Linked Securities (Excerpted from Swiss Re New Markets); Pgs. 174-176; dated 1999					
	AAF	Deal Round-Up - Capital Markets Innovation; <a href="http://www.reactionsnet.com">www.reactionsnet.com</a> ; Pgs. 22-25; dated 06/2002					
	AAG	SCOR - News - Press Release, SCOR Places EUR 130 Million Cover for Credit Reinsurance Risks; <a href="http://www.scor.com/us/4_communique.asp?num=904">http://www.scor.com/us/4_communique.asp?num=904</a> ; Pg. 1 of 2; dated 04/17/2002					
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	AAI	The Manage Mentor - Knowledge Universe - Finance - Securitisation of Insurance Risks; <a href="http://www.the-management.com/kuniverse.kmailers_universe/finance_kmailers/FIFS">http://www.the-management.com/kuniverse.kmailers_universe/finance_kmailers/FIFS</a> ; Pgs. 1-2; dated 08/27/2002					
	AAJ						
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Examiner						Date Considered	
*Examiner: Initial if reference is considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.							